

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WISCONSIN

In re:

Chapter 7

Debra L Cooke,
Debtor.

Case No. 08-31598-jes

**NOTICE TO THE DEBTOR REGARDING THE REQUIREMENT TO FILE A
CERTIFICATION OF COMPLETION OF COURSE CONCERNING PERSONAL
FINANCIAL MANAGEMENT**

PLEASE TAKE NOTICE that subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. §727). Interim Rule of Bankruptcy Procedure 1007(b)(7) requires the debtor to file a **statement regarding completion of a course in personal financial management**.

PLEASE TAKE FURTHER NOTICE that this requirement is different from (and in addition to) the credit counseling you were required to attend prior to filing the bankruptcy petition. Court records show that no statement regarding completion of a course in personal financial management has been filed in this case. A form to make the statement required by Rule 1007(b)(7) is attached to the back of this notice for your convenience.

PLEASE TAKE FURTHER NOTICE that **the statement regarding completion of a course in personal financial management must be filed within 60 days after the first date set for the meeting of creditors or this case may be closed without a discharge being issued**. In order to reopen the case to file the statement and receive a discharge, a motion to reopen the case must be filed and the full reopening fee (currently \$260) must be paid.

Dated: December 31, 2008

WAYNE BLACKWELDER
Clerk of Court

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WISCONSIN

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Debra L Cooke,

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Debtor.

DEBTOR'S STATEMENT REGARDING COMPLETION OF A COURSE IN PERSONAL FINANCIAL MANAGEMENT

[Complete one of the following statements.]

I, **Debra L Cooke**, the debtor in the above-captioned case hereby certify that on _____ (date), I completed an instructional course in personal financial management provided by _____ (Name of Provider), an approved personal financial management instruction provider. If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

Certificate No.: _____

OR,

I, **Debra L Cooke**, the debtor in the above-captioned case hereby certify that no personal financial management course is required because:

I am incapacitated or disabled as defined in 11 U.S.C. §109(h); or
 I am on active military duty in a military combat zone.

Signature of Debtor: _____

Date: _____